AMENDMENTS TO THE CLAIMS:

This listing of claims will replace all prior versions, and listings, of claims in the application.

LISTING OF CLAIMS:

1.   (Currently Amended) A system for responding to requests, said system comprising:

an interactive voice response unit (IVR) for identifying a requestor, and for querying said requestor for relevant information, and receiving from said requestor said information;

a routing switch in communication with said IVR;

a database in communication with said routing switch such that said relevant information from said IVR can be forwarded as a adapted to store and forward a unit of work record, said unit of work record comprising all of said information received by said IVR and all other relevant information pertaining to said requestor residing in said database;

a device in communication with said routing switch, for distributing said unit of work record; and

a receiver adapted to receive said unit of work record from said device during contact with said requestor to facilitate a response to said requestor based on the contents of said unit of work record.

2.   (Cancelled)

3.   (Cancelled)

4.   (Cancelled)

5.   (Cancelled)

6.   (Previously Presented) The system of claim 1 wherein said system is adapted to receive requests via a mode of communication selected from the group consisting of telephones, faxes, and the internet.

7.   (Previously Presented) The system of claim 1 wherein said system is adapted to receive automated requests from machines.

8.   (Currently Amended) The system of claim 1 wherein said IVR is adapted to receive responses from said requestor in the form of communication selected from the group consisting of sound, touch tones, speech, electronic data, e-mail, faxes, and internet messages.

9.   (Cancelled)

10.   (Currently Amended) The system of claim 1 wherein said database is adapted to be updated with said ~~relevant information~~ contents of said unit of work record each time said requestor uses said system.

11.   (Cancelled)

12. (Previously Presented) The system of claim 1 wherein said device for distributing said unit of work record is a hub.

13. (Previously Presented) The system of claim 1 wherein said receiver is adapted to generate an automated response using said unit of work record.

14. (Cancelled)

15. (Currently Amended) The system of claim 1 further comprising a computer telephony integration (CTI) server in communication with said routing switch, said ~~computer telephony integration~~ CTI server adapted to synchronize said unit of work record with said receiver.

16. (Currently Amended) The system of claim 1 further comprising at least one additional receiver in communication with said receiver, said system ~~such that said receiver is~~ adapted to transfer said unit of work record from said receiver to said at least one additional receiver.

17. (Currently Amended) The system of claim 1 further comprising a second database in communication with said routing switch, said system ~~such that said receiver is~~ adapted to receive information from said second database at said receiver.

18. (Previously Presented) The system of claim 17 wherein said second database contains credit information.

19.   (Previously Presented) The system of claim 18 wherein said credit information is selected from the group consisting of credit history and credit scoring.

20.   (Previously Presented) The system of claim 17 wherein said second database is remotely located from said routing switch.

21.   (Previously Presented) The system of claim 20 wherein said second database is in communication with said routing switch via a data service unit/channel service unit (DSU/CSU).

22.   (Cancelled)

23.   (Previously Presented) The system of claim 20 further comprising a firewall interposed between said second database and said routing switch.

24.   (Previously Presented) The system of claim 17 wherein said information from said second database is included in said unit of work record.

25.   (Currently Amended) A system for responding to requests, said system comprising:

      a device adapted to identify a requestor, ~~and~~ query said requestor for ~~relevant~~ information, <u>and receive from said requestor said information</u>;

      a database in communication with said device ~~such that said relevant information from said device can be forwarded as a~~ <u>adapted to store and forward</u> a unit of work <u>record, said unit of</u>

work record comprising all of said information received by said device and all other relevant information pertaining to said requestor residing in said database;

a receiver adapted to receive said unit of work record from said database during contact with said requestor to facilitate a response to said requestor based on the contents of said unit of work record.

26.   (Cancelled)

27.   (Cancelled)

28.   (Previously Presented) The system of claim 25 wherein said system is adapted to receive requests via a mode of communication selected from the group consisting of telephones, faxes, and the internet.

29.   (Previously Presented) The system of claim 25 wherein said system is adapted to receive automated requests from machines.

30.   (Previously Presented) The system of claim 25 wherein said device is adapted to receive responses from said requestor in the form of communication selected from the group consisting of sound, touch tones, speech, electronic data, e-mail, faxes, and internet messages.

31.   (Cancelled)

32.   (Cancelled)

33.   (Cancelled)

34. (Currently Amended) The system of claim 25 wherein said database is adapted to be updated with said ~~relevant information~~ contents of said unit of work record each time said requestor uses said system.

35. (Cancelled)

36. (Cancelled)

37. (Previously Presented) The system of claim 25 wherein said receiver is adapted to generate an automated response using said unit of work record.

38. (Cancelled)

39. (Currently Amended) The system of claim 25 further comprising a computer telephony integration (CTI) server adapted to synchronize said unit of work record with said receiver.

40. (Currently Amended) The system of claim 25 further comprising at least one additional receiver in communication with said receiver, said system ~~such that said receiver is~~ adapted to transfer said unit of work record from said receiver to said at least one additional receiver.

41. (Currently Amended) The system of claim 25 further comprising a second database, said system ~~such that said receiver is~~ adapted to receive information from said second database at said receiver.

42.   (Previously Presented) The system of claim 41 wherein said second database contains credit information.

43.   (Previously Presented) The system of claim 42 wherein said credit information is selected from the group consisting of credit history and credit scoring.

44.   (Cancelled)

45.   (Previously Presented) The system of claim 41 wherein said information from said second database is included in said unit of work record.

46.   (Currently Amended) A method for receiving requests, said method comprising:

        querying a requestor for ~~relevant~~ information;

        receiving from said requestor said information;

        obtaining from a database information pertaining to said requestor;

        saving all of said ~~relevant~~ information received by said requestor and all other relevant information pertaining to said requestor obtained from said database as a unit of work record; and

        forwarding said unit of work record to a receiver while still in contact with said requestor.

47.   (Cancelled)

48.   (Cancelled)

49.   (Currently Amended) The method of claim 46 further comprising updating said unit of work record with ~~said relevant~~ information each time said requestor makes a request.

50.   (Currently Amended) The method of claim 49 wherein said unit of work record is updated to include ~~said relevant~~ information from a current contact with said requestor as well as information about a past contact with said requestor.

51.   (Previously Presented) The method of claim 46 further comprising providing a response to said requestor using said unit of work record.

52.   (Currently Amended) The method of claim 46 further comprising transferring information from a database to said receiver, said method permitting ~~such that~~ said receiver to receive ~~receives~~ said unit of work record and said transferred information ~~from said database~~ while still in contact with said receiver.

53.   (Currently Amended) The method of claim 52 wherein said transferred information ~~from said database~~ includes credit information.

54.   (Previously Presented) The method of claim 53 wherein said credit information is selected from the group consisting of credit history and credit scoring.

55.   (Currently Amended) The method of claim 46 further comprising:

providing a second database containing information relative to said requestor; and

saving ~~said~~ <u>relevant</u> information of said <u>second</u> database in said unit of work record<u>.</u> ~~such that said unit of work record includes said relevant information and said information of said database.~~

56.   (Currently Amended) The method of claim 55 wherein said <u>relevant</u> information of said <u>second</u> database includes credit information.

57.   (Previously Presented) The method of claim 56 wherein said credit information is selected from the group consisting of credit history and credit scoring.

58.   (Previously Presented) The method of claim 46 further comprising forwarding said unit of work record to a second receiver while still in contact with said requestor.

59.   (Cancelled)

60.   (New)   The system of claim 1, wherein said IVR is adapted to draw conclusions about said requestor and dynamically decide what questions to ask said requestor.

61.   (New)   The system of claim 1 further comprising a computer telephony integration (CTI) server in communication with said IVR, said database, and said receiver, said CTI server adapted to automatically notify an application program running at said receiver of the existence of said unit of work record.

62.　(New)　The system of claim 61 wherein said application program is operable to automatically:

access said contents of said unit of work record in response to said notification;

append additional information to said contents;

write said contents to said unit of work record in said database, thereby updating said unit of work record; and

notify said CTI server that said unit of work record has been updated and is available to be accessed during a next transaction.

63.　(New)　The system of claim 25, wherein said device is adapted to draw conclusions about said requestor and dynamically decide what questions to ask said requestor.

64.　(New)　The system of claim 25 further comprising a computer telephony integration (CTI) server in communication with said device, said database, and said receiver, said CTI server adapted to automatically notify an application program running at said receiver of the existence of said unit of work record.

65.　(New)　The system of claim 64 wherein said application program is operable to automatically:

access said contents of said unit of work record in response to said notification;

append additional information to said contents;

write said contents to said unit of work record in said database, thereby updating said unit of work record; and

notify said CTI server that said unit of work record has been updated and is available to

be accessed during a next transaction.